

(Official Form 1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): Smith, Dennis A.			Name of Joint Debtor (Spouse) (Last, First, Middle): Smith, Veda					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-4262			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-9508					
Street Address of Debtor (No. & Street, City, State & Zip Code): 18818 Queens Road Homewood, IL 60430			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 18818 Queens Road Homewood, IL 60430					
County of Residence or of the Principal Place of Business: Cook			County of Residence or of the Principal Place of Business: Cook					
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):					
Chapter 13W/No Plan								
Location of Principal Assets of Business Debtor (if different from street address above):								
Information Regarding the Debtor (Check the Applicable Boxes)								
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.								
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13					
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.					
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)								
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over	
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 07/29/2004
 Time: 16:30:17
 Debtor: DENNIS A SMITH
 Case: 04-28189 Fee: 194
 Chapter: 13 Rec. #: 3093358
 Judge: Pamela Hollis
 341 mtg: 08/24/2004 @ 02:00PM
 ConfHrg: 09/20/2004 @ 11:00AM
 Trustee: MARILYN MARSHALL



Voluntary Petition

(This page must be completed and filed in every case)

Page 1 of 1 Name of Debtor(s):

FORM B1, Page 2

Smith, Dennis A.

Smith, Veda

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Debtor **Dennis A. Smith**X Signature of Joint Debtor **Veda Smith**

Telephone Number (If not represented by attorney)

July 27, 2004

Date

Signature of AttorneyX 

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

Greenberg & Associates

Firm Name

20 East Jackson Boulevard**Suite 800****Chicago, Illinois, 60604**

Address

(312) 408-0007 Fax: (312) 427-8543

Telephone Number

July 27, 2004

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X  July 27, 2004

Signature of Attorney for Debtor(s)

Date

Lorraine M. Greenberg ARDC No.: 03129023**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 201 (11/03)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

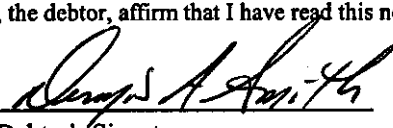
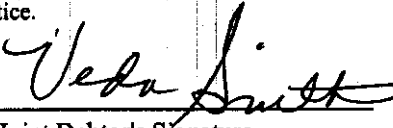
Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

  July 27, 2004

Debtor's Signature

Joint Debtor's Signature

Date

Case Number

Aspire Prime Option
c/o LDG Financial Services, LLC
4553 Winters Chapel Road, Ste. 200
Atlanta, GA 30360

Associates Creditors Exchange, Inc.
P.O. Box 33130
Phoenix, AZ 85067-3130

Associates St. James Radiologists
P.O. Box 3597
Springfield, IL 62708-3597

Best Buy
c/o Professional Recovery Services
P.O. Box 153211
Arlington, TX 76015

Capital One Bank
Po Box 85522
Richmond, VA 23285

Carson Pirie Scott
P.O. Box 5000
Hammond, IN 46325-5000

Cb Usa Inc
Po Box 8000
Hammond, IN 46325

Children's Surgical Foundation
c/o Medical Business Bureau, Inc.
P.O. Box 1219
Park Ridge, IL 60068-7219

Children's Surgical Foundation
American National Bank
Dept. 77-3383
Chicago, IL 60678

Citibank
c/o Van Ru Credit Corporation
P.O. Box 46549
Chicago, IL 60646-0549

Citibank
c/o Plaza Associates
P.O. Box 18008
Hauppauge, NY 11788-8808

Claudia Johnson, M.D.
c/o Malcolm S. Gerald & Associates
332 S. Michigan Avenue, Ste. 514
Chicago, IL 60604

Collections Unlimited
P.O. Box 1306
Helenville, WI 53137

Collins Financial Services, Inc.
c/o Blatt, Hasenmiller, Leibsker
2 N. LaSalle Street, Ste. 900
Chicago, IL 60602

Columbia House
c/o North Shore Agency
751 Summa Avenue
Westbury, NY 11590

Compass Receivables Management
101 Overland Drive
North Aurora, IL 60542

Creditors Collection Bureau, Inc.
PO Box 63
Kankakee, IL 60901-0063

Creditors Discount & Aud
415 E Main
Streator, IL 61364

Discover Card Service
c/o NCO Financial Services
P.O. Box 41417, Dept. 22
Philadelphia, PA 19101

Discover Financial
NATL Bankruptcy Department
P.O. Box 8003
Hilliard, OH 43026

Drive Servicing

EMSCO MGMT SVCS, INC.
P.O. Box 75820
Chicago, IL 60675-5820

First Consumers National Bank
c/o ECC Management Services
800 North Magnolia St. Ste. 1200
Orlando, FL 32803

First Consumers National Bank
9310 SW Gemini Drive
Beaverton, OR 97078-0001

First National Bank
c/o Hauge Associates
P.O. Box 88610
Sioux Falls, SD 57105

Ford Motor Credit Company
c/o Freedman Anselmo Lindberg
P.O. Box 3107
Naperville, IL 60566

Ford Motor Credit Company

Freedman Anselmo Lindberg & Rappe
1807 W. Diehl Rd. #200
P.O. Box 3107
Naperville, IL 60566

Household Bank
Pob 98706
Las Vegas, NV 89193

Household Finance Corporation
P.O. Box 17574
Baltimore, MD 21297-1574

II Designated
1755 Lake Cook Rd
Deerfield, IL 60015

II Designated Acct Pur
1755 Lake Cook Rd
Deerfield, IL 60015

Ingalls Health Venture
c/o Collections Unlimited, Inc.
P.O. Box 1306
Waukesha, WI 53187

Ingalls Health Venture
c/o Van Ru Credit Corporation
10024 Skokie Blvd, P.O. Box 1109
Skokie, IL 60077-1109

Ingalls Health Venture
P.O. Box 75583
Chicago, IL 60675-5583

Ingalls Hospital
c/o TRSI Inc.
P.O. Box 2170
Aurora, IL 60507-2170

Ingalls Memorial Hospital
One Ingalls Drive
Harvey, IL 60426

Ingalls Memorial Hospital
c/o Pinnacle Management Services
514 Market Loop, Suite 103
Dundee, IL 60118

Integral Health Assoc. of IL
2522 North Lincoln Avenue
Chicago, IL 60614

JC Penney
c/o Surpas National Communications
10000 Richmond, Suite 150
Houston, TX 77042-4200

JC Penney
c/o Surpas Resource Corporation
10000 Richmond, Suite 150
Houston, TX 77042-4200

John Cueva M.D. Ltd.
c/o Collecto/Credit Pac
P.O. Box 608
Tinley Park, IL 60477-0608

Joliet Psychiatry
P.O. Box 600
Bourbonnais, IL 60914

La Rabida Children's Hospital
E 65th At Lake Michigan
Chicago, IL 60649

Marshall Field
c/o Retailers National Bank
P.O. Box 59231
Minneapolis, MN 55469-0231

Mbga/Jc Penney
Po Box 981131
El Paso, TX 79998

Medclr Inc
Pob 8547
Philadelphia, PA 19101

Medical Business Bureau
1460 Renaissance D
Park Ridge, IL 60068

Medtrust Healthcare Services Com.
14651 Dallas Parkway #720
Dallas, TX 75240

Medtust Healthcare Services Company
4849 Greenville Avenue
Suite 400
Dallas, TX 75206

Mepa LLC
P.O. Box 891660
Dallas, TX 75389-1660

Metroplex Emerg. Phys/SJHH
c/o Credit Systems International
P.O. Box 1088
Fort Worth, TX 76112

Midland Credit Managemen
5775 Roscoe Ct
San Diego, CA 92123

Midwest Emergency Asscoiates
P.O. Box 6500
Chicago, IL 60680-6500

Midwest Emergency Associates
P.O. Box 6500
Chicago, IL 60680-6500

Midwest Physician Group, Ltd.
c/o Illinois Collection Services
P.O. Box 646
Oak Lawn, IL 60454-0646

Monogram Credit Card
c/o Great Lakes Collection Bureau
45 Oak Street
Buffalo, NY 14203-2697

Montgomery Ward
c/o Midland Credit Managment Inc
P.O. Box 939019
San Diego, CA 92193-9019

Montgomery Wards/Mwcc
P O Box 29110
Merriam, KS 66203

National Financial Systems
6851 Jericho Turnpike
P.O. Box 9013
Syosset, NY 11791-9013

NCO Financial Systems Inc
P.O. Box 41418
Dept. 12
Philadelphia, PA 19101

North American Capital Corp.
c/o Blatt, Hasenmiller, Leibsker
2 N. LaSalle Street, Ste. 900
Chicago, IL 60602

Pediatric and Assoc, Ltd.
Dept. 77-9210
Chicago, IL 60678-9210

Pinnacle Credit Services
c/o Van Ru Credit Corporation
P.O. Box 46549
Chicago, IL 60646-0549

Premium Marketing Systems
c/o Richard H. Marcus
P.O. Box 283
Des Plaines, IL 60016

Primary Healthcare Associates
4647 West Lincoln Highway
Lower Level
Matteson, IL 60443

Prime Option Master Card
c/o United Recovery Systems
3100 South Gressner, Ste. 400
Houston, TX 77063

Provena
P.O. Box 537
Bourbonnais, IL 60914

Provena Service Corporation
c/o Creditors Collection Agency
755 Almar Parkway
Kankakee, IL 60901-0063

Provena Service Corporation
2121 West Oneida
Suite 102
Joliet, IL 60435

Quest Diagnostics
c/o American Medical Collections
2269 S. Saw Mill
Elmsford, NY 10523

QV Inc
P.O. Box 2139
Bedford Park, IL 60499-2136

Retailers National Bank
c/o Meyer & Njus
111 N. State Street
Chicago, IL 60602

RMA Holdings, LLC
c/o Risk Managment Alternatives
P.O. Box 105044
Atlanta, GA 30348

Sears
c/o Risk Managment Alternatives
P.O. Box 105291
Atlanta, GA 30348

Sherman Acquisition LLC
c/o Attention, LC
2812 Spring Road, Ste. 250
Atlanta, GA 30339-3003

Spiegel
101 Crossway Park West
Woodbury, NY 11797

St. James Hospital
1423 Chicago Road
Chicago Heights, IL 60411

Star Banc Corporation
c/o Donald S. Mazzotta PC
938 Penn Avenue, 8th floor
Pittsburgh, PA 15222-3708

Suburban Heights Medical Center
c/o C.B. USA, Inc.
P.O. Box 8000
Hammond, IN 46325-9998

Suburban Heights Medical Center
333 Dixie Highway
Chicago Heights, IL 60411

Sullivan Urgent
c/o Illinois Collection Service
P.O. Box 646
Oak Lawn, IL 60454-0646

Sullivan Urgent Aid Center
P.O. Box 87844
Carol Stream, IL 60188

Superior Asset Managem
18167 Us Highway 19 N St
Clearwater, FL 33764

The Credit Store Plass Appliance
c/o Asset Acceptance
P.O. Box 318035
Independence, OH 44131-8035

Triad Financial Services
7801 Metro Parkway
Suite 100
Minneapolis, MN 55425

University Anesthesiologists, SC
Loc Box 1283
Glenview, IL 60025

University Head & Neck Assoc.
c/o Van Ru Credit Corporation
P.O. Box 46549
Chicago, IL 60649-0549

University Head and Neck Assoc
4647 W. Lincoln Highway
Lower Level
Matteson, IL 60443

University of Chicago Physicians
c/o Illinois Collection Service
4647 W. 103rd Street/P.O. Box 646
Oak Lawn, IL 60454-0646

Van Ru Credit Coporation
10024 Skokie Blvd., Ste. 3
Skokie, IL 60077

Van Ru Credit Corporation
165 Bishops Way
Suite 129
Brookfield, WI 53005-6215

Wards
P.O. Box 105999
Atlanta, GA 30353-5999

Washington Mutual
8605 West 95th Street
Hickory Hills, IL 60457

Washington Mutual Home
324 W Evans St
Florence, SC 29501

Your Creditors
c/o Collections Unlimited, Inc.
P.O. Box 588
Waukesha, WI 53187

**United States Bankruptcy Court
Northern District of Illinois**

In re **Dennis A. Smith
Veda Smith**

Debtor(s)

Case No.
Chapter


13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **81**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 27, 2004**



Dennis A. Smith
Signature of Debtor

Date: **July 27, 2004**



Veda Smith
Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 13
)
Dennis A. Smith,) NO.:
Veda Smith,)
Debtors.)

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ 1,006.00 paid to date;

\$ 1,694.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option B);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: July 29, 2004

BY:


LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES
20 East Jackson, Suite 800
Chicago, Illinois 60604
(312) 408-0007
ARDC No.: 03129023